

Information to identify the case:			
Debtor 1	<u>Misty R Walz Blanchard</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u></u>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Illinois			
Case number: 16-13968			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Misty R Walz Blanchard
aka Misty Walz, aka Misty Blanchard

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

December 6, 2021

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Misty R Walz Blanchard
Debtor

Case No. 16-13968-LAH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Dec 06, 2021

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2021:

Recip ID	Recipient Name and Address
db	+ Misty R Walz Blanchard, 2 Highland Court, Woodridge, IL 60517-2228
24462355	+ ATG Credit LLC, 1700 W Cortland Street, Suite 201, Chicago, IL 60622-1166
24462353	+ Associated Allergists & Asthma Specialis, 1259 Rickert Dr., Suite 208, Naperville, IL 60540-8904
24462356	+ Brightwater Capital LLC, 850 Concourse Pkwy S, Suite 120, Maitland, FL 32751-6144
24462363	+ Dreyer, Foote, Streit, Furgaso, 1999 W. Downer Pl., PO Box 700, Aurora, IL 60507-0700
24462364	+ Ed Hall, 27W704 Warranville Road, Warrenville, IL 60555-3906
24462365	+ Equifax Information Services, LLC, 1550 Peachtree St. NW, Atlanta, GA 30309-2468
24462366	+ Equifax Information Services, LLC, PO Box 740241, Atlanta, GA 30374-0241
24462369	+ Experian Information Solutions, Inc., PO Box 4500, Allen, TX 75013-1311
24462368	+ Experian Information Solutions, Inc., 475 Anton Blvd., Costa Mesa, CA 92626-7037
24462371	+ Guardian Anesthesia Assoc, 2000 S. Ogden Ave., Aurora, IL 60504-7222
24462372	+ Hatfield Portfolio Group, 2655 Millersport Hwy, Suite 165, Getzville, NY 14068-7006
24462373	+ Illinois Attorney General, 100 West Randolph Street, Chicago, IL 60601-3271
24462380	+ Northland Group Inc., 7831 Glenroy Rd., Suite 250, Minneapolis, MN 55439-3117
24462381	+ Peoples Credit, Inc, POB 241, Plano, IL 60545-0241
24462383	+ Sally Blanchard, 409 S. Union St., Aurora, IL 60505-4840
24462385	TransUnion LLC, PO Box 2000, Chester, PA 19016-2000
24462386	+ Valley Imaging Consultants, 2000 Ogden Ave., Aurora, IL 60504-7222
24462387	Waubensee Community College, Route 47 at Waubensee Drive, Sugar Grove, IL 60554

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
24462351	+ Email/Text: kristin.villneauve@allianceoneinc.com	Dec 06 2021 22:07:00	Alliance One, 4850 Street Rd., Level C, Feasterville Trevose, PA 19053-6643
24462357	+ EDI: CAPITALONE.COM	Dec 07 2021 03:08:00	Capital One Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
24806148	EDI: BL-BECKET.COM	Dec 07 2021 03:08:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
24462358	+ Email/Text: contact@csicollects.com	Dec 06 2021 22:08:00	Certified Services Inc., PO Box 177, Waukegan, IL 60079-0177
24462359	+ EDI: COMCASTCBLCENT	Dec 07 2021 03:08:00	Comcast, One Comcast Center, Philadelphia, PA 19103-2899
24462360	+ EDI: WFNNB.COM	Dec 07 2021 03:08:00	Comenity Bank/ Victoria's Secret, PO Box 182125, Columbus, OH 43218-2125
24462361	+ EDI: CRFRSTNA.COM	Dec 07 2021 03:08:00	Credit First NA, BK 13 Credit Operations, PO Box 818011, Cleveland, OH 44181-8011
24462362	+ EDI: CRFRSTNA.COM	Dec 07 2021 03:08:00	Credit First/CFNA, Bk13 Credit Operations, PO Box 818011, Cleveland, OH 44181-8011

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Page 2 of 3

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24462367	+ Email/Text: bknotice@ercbpo.com	Dec 06 2021 22:08:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
24462370	+ EDI: CRFRSTNA.COM	Dec 07 2021 03:08:00	Firestone Complete Auto Care, Credit First N.A., PO Box 81344, Cleveland, OH 44181-0344
24462374	Email/Text: rev.bankruptcy@illinois.gov	Dec 06 2021 22:08:00	Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0338
24462376	EDI: IRS.COM	Dec 07 2021 03:08:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 21126, Philadelphia, PA 19114-0326
24462375	+ Email/Text: des.claimantbankruptcy@illinois.gov	Dec 06 2021 22:08:00	Illinois Dept. of Employment Security, Office of Legal Counsel, 33 S. State St., 9th Floor, Chicago, IL 60603-2808
24462377	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2021 22:07:00	Kohl's Credit, N56 W17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
24462378	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2021 22:07:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
24462379	Email/Text: bk@mbb.net	Dec 06 2021 22:07:00	Medical Business Bureau, 1460 Renaissance Dr., Suite 400, Park Ridge, IL 60068
24770136	+ EDI: MID8.COM	Dec 07 2021 03:08:00	Midland Credit Management Inc, as agent for Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036
24462382	EDI: PRA.COM	Dec 07 2021 03:08:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
24833339	EDI: PRA.COM	Dec 07 2021 03:08:00	Portfolio Recovery Associates, LLC, successor to CAPITAL ONE, N.A., POB 41067, Norfolk VA 23541
24712993	EDI: Q3G.COM	Dec 07 2021 03:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
24462384	+ EDI: SWCR.COM	Dec 07 2021 03:08:00	Southwest Credit, 4120 International Pkwy., Suite 1100, Carrollton, TX 75007-1958
24796288	+ Email/Text: bankrupt@aglresources.com	Dec 06 2021 22:07:00	nicor gas, po box 549, Aurora il 60507-0549

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
24462352	##+	Armor Systems Company, 1700 Kiefer Dr., Suite 1, Zion, IL 60099-5105
24462354	##+	Associated Pediatrics Of Fox Valley, 2121 Ridge Ave., Suite 101, Aurora, IL 60504-7001

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0752-1

User: admin

Page 3 of 3

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2021 at the address(es) listed below:

Name	Email Address
Glenn B Stearns	mcguckin_m@lisle13.com
Jennifer A Filipiak	on behalf of Debtor 1 Misty R Walz Blanchard jmclaughlin@sulaimanlaw.com Sulaiman.igotnotices@gmail.com;courtinfo@sulaimanlaw.com;SulaimanLawGroupLtd@jubileebk.net
Mohammed O Badwan	on behalf of Debtor 1 Misty R Walz Blanchard mbadwan@sulaimanlaw.com mbadwan@sulaimanlaw.com;courtinfo@sulaimanlaw.com;Sulaiman.igotnotices@gmail.com;bkcourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.c
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4